

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: ANDERSON, JAKOB
ANDERSON, CAROL

§ Case No. 12-21710

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 15, 2012. The undersigned trustee was appointed on October 15, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 10,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>959.00</u>
Bank service fees	<u>23.36</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 9,017.64</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/07/2013 and the deadline for filing governmental claims was 04/13/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,750.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,750.00, for a total compensation of \$1,750.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$791.03, for total expenses of \$791.03.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/12/2013 By: /s/David A. Rosenberg, Trustee

Trustee, Bar No.: 10738

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-21710

Trustee: (480023) David A. Rosenberg, Trustee

Case Name: ANDERSON, JAKOB
ANDERSON, CAROL

Filed (f) or Converted (c): 10/15/12 (f)

§341(a) Meeting Date: 11/16/12

Period Ending: 12/12/13

Claims Bar Date: 03/07/13

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Single Family Home 8129 Aurora Mist St., Las Veg Order authorizing employment of real estate agent for estate entered 3/8/2013 [Doc 25] Motion to sell filed 5/7/2013 [Doc 29] Opposition filed 5/15/2013 [Doc 35] Withdrawal filed 6/19/2013 [Doc 36] New motion to sell filed 8/26/2013 [Doc 41] Opposition filed 9/6/2013 [Doc 48]	120,500.00	0.00		10,000.00	FA
2	Chase Checking Account Ending 6421 No value to estate	600.00	0.00		0.00	FA
3	Bank of America Checking Account Ending 3074 No value to estate	1.00	0.25		0.00	FA
4	Household Goods No value to estate	3,200.00	0.00		0.00	FA
5	Wearing Apparel No value to estate	300.00	0.00		0.00	FA
6	Various Jewelry No value to estate	2,000.00	0.00		0.00	FA
7	401K through Milliman Benefits No value to estate	10,994.47	0.00		0.00	FA
8	Court Ordered Child Support through State of Nev No value to estate	2,400.00	0.00		0.00	FA
9	2012 Tax Refund No value to estate	2,000.12	1,150.12		0.00	FA
10	2012 EIC No value to estate	0.00	0.00		0.00	FA
11	2011 Audi Q5 Approx. 20,000 miles No value to estate	30,981.00	0.00		0.00	FA
12	2008 Honda CBR600 Approx. 14,000 miles No value to estate	6,600.00	0.00		0.00	FA
12	Assets Totals (Excluding unknown values)	\$179,576.59	\$1,150.37		\$10,000.00	\$0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-21710

Trustee: (480023) David A. Rosenberg, Trustee

Case Name: ANDERSON, JAKOB
ANDERSON, CAROL

Filed (f) or Converted (c): 10/15/12 (f)

§341(a) Meeting Date: 11/16/12

Period Ending: 12/12/13

Claims Bar Date: 03/07/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Major Activities Affecting Case Closing:

Approval of TFR by USTO

Initial Projected Date Of Final Report (TFR): November 16, 2014

Current Projected Date Of Final Report (TFR): December 12, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-21710

Case Name: ANDERSON, JAKOB
ANDERSON, CAROL

Taxpayer ID #: **-***9196

Period Ending: 12/12/13

Trustee: David A. Rosenberg, Trustee (480023)

Bank Name: Rabobank, N.A.

Account: ****787666 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/18/13	{1}	Wishing Well Property Investments LLC	Proceeds from sale of real property subject to any and all liens	1110-000	10,000.00		10,000.00
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	9,990.00
11/20/13	101	David A. Rosenberg, Trustee	Claim allowed per Court Order entered October 15, 2013 [Doc 49] Voided on 12/06/13	2100-000		5,000.00	4,990.00
11/21/13	102	BOB DIAMOND	Claim allowed per Court Order entered October 15, 2013 [Doc 49] 8129 Aurora Mist	3520-000		959.00	4,031.00
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.36	4,017.64
12/06/13	101	David A. Rosenberg, Trustee	Claim allowed per Court Order entered October 15, 2013 [Doc 49] Voided: check issued on 11/20/13	2100-000		-5,000.00	9,017.64

ACCOUNT TOTALS	10,000.00	982.36	\$9,017.64
Less: Bank Transfers	0.00	0.00	
Subtotal	10,000.00	982.36	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,000.00	\$982.36	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # ****787666	10,000.00	982.36	9,017.64
	\$10,000.00	\$982.36	\$9,017.64

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: March 7, 2013

Case Number: 12-21710

Page: 1

Date: December 12, 2013

Debtor Name: ANDERSON, JAKOB

Time: 02:22:02 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$1,750.00	\$0.00	1,750.00
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$791.03	\$0.00	791.03
BD 200	BOB DIAMOND 2298 W. HORIZON RIDGE PKWY, SUITE 114 HENDERSON, NV 89052	Admin Ch. 7	Claim allowed per Court Order entered October 15, 2013 [Doc 49] 8129 Aurora Mist	\$959.00	\$959.00	0.00
2 100	CAMCO P.O. BOX 12117 LAS VEGAS, NV 89112-2117	Secured	Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code, Section 726(a)	\$0.00	\$0.00	0.00
1 610	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$2,780.55	\$0.00	2,780.55
3 610	RC WILLEY HOME FURNISHINGS ACCT NO XXXXXX1344 ATTN: BANKRUPTCY, PO BOX 65320 SALT LAKE CITY, UT 84165	Unsecured		\$1,900.00	\$0.00	1,900.00
4 610	FIA CARD SERVICES, N.A. 4161 PIEDMONT PARKWAY NC4 105 03 14 GREENSBORO, NC 27410	Unsecured		\$8,670.17	\$0.00	8,670.17
5 610	CAPITAL ONE NA C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured		\$292.65	\$0.00	292.65
6 610	PALISADES COLLECTIONS, LLC VATIV RECOVERY SOLUTIONS LLC, AS AGENT FOR PALISADES COLLECTIONS, LLC, PO BOX 40 HOUSTON, TX 77240	Unsecured		\$71.50	\$0.00	71.50
7 610	CAPITAL RECOVERY V, LLC C/O RECOVERY MANAGEMENT SYSTEMS CORPORAT 25 SE 2ND AVENUE SUITE 1120 MIAMI, FL 33131	Unsecured		\$790.77	\$0.00	790.77
8 610	CAPITAL ONE, N.A. BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL ROAD, SUITE #200 TUCSON, AZ 85712	Unsecured		\$865.88	\$0.00	865.88
9 610	AMERICAN EXPRESS CENTURION BANK C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured		\$795.48	\$0.00	795.48

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER**Claims Bar Date:** March 7, 2013

Case Number: 12-21710

Page: 2

Date: December 12, 2013**Debtor Name:** ANDERSON, JAKOB**Time:** 02:22:02 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
10	PORTFOLIO INVESTMENTS II LLC	Unsecured		\$2,032.82	\$0.00	2,032.82
610	C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 S.E. 2ND AVENUE, SUITE 1120 MIAMI, FL 33131-1605					
<< Totals >>				21,699.85	959.00	20,740.85

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-21710

Case Name: ANDERSON, JAKOB

Trustee Name: David A. Rosenberg, Trustee

Balance on hand: \$ 9,017.64

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	CAMCO	80.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 9,017.64

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David A. Rosenberg, Trustee	1,750.00	0.00	1,750.00
Trustee, Expenses - David A. Rosenberg, Trustee	791.03	0.00	791.03
Other Expenses: BOB DIAMOND	959.00	959.00	0.00

Total to be paid for chapter 7 administration expenses: \$ 2,541.03Remaining balance: \$ 6,476.61

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 6,476.61

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 6,476.61

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 18,199.82 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 35.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	CAPITAL ONE BANK (USA), N.A.	2,780.55	0.00	989.50
3	RC WILLEY HOME FURNISHINGS	1,900.00	0.00	676.14
4	FIA CARD SERVICES, N.A.	8,670.17	0.00	3,085.38
5	CAPITAL ONE NA	292.65	0.00	104.14
6	PALISADES COLLECTIONS, LLC	71.50	0.00	25.44
7	CAPITAL RECOVERY V, LLC	790.77	0.00	281.40
8	CAPITAL ONE, N.A.	865.88	0.00	308.13
9	AMERICAN EXPRESS CENTURION BANK	795.48	0.00	283.08
10	PORTFOLIO INVESTMENTS II LLC	2,032.82	0.00	723.40

Total to be paid for timely general unsecured claims: \$ 6,476.61

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00